

Certificate Number: 03088-PAM-DE-039934535

Bankruptcy Case Number: 20-00355



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 1, 2025, at 4:34 o'clock PM CDT, Kenya S Starkes completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 1, 2025 By: /s/Katherine Minnich

Name: Katherine Minnich

Title: Counselor